B22C (Official Form 22C) (Chapter 13) (01/08)

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In re	Catherine E Napolitano	According to the calculations required by this statement:
	Debtor(s)	■ The applicable commitment period is 3 years.
Case Number:		☐ The applicable commitment period is 5 years.
	(If known)	\square Disposable income is determined under § 1325(b)(3).
		■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. RI	EPORT OF INC	COME					
Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.								
1	 a. ■ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. 							
	All figures must reflect average monthly income received	s, derived during the six		mn A	Column B			
	calendar months prior to filing the bankruptcy case, endin			tor's	Spouse's			
	the filing. If the amount of monthly income varied during six-month total by six, and enter the result on the appropr		ome	Income				
_	* * *							
2	Gross wages, salary, tips, bonuses, overtime, commission			\$	3,000.00	\$		
	Income from the operation of a business, profession, or							
	enter the difference in the appropriate column(s) of Line 3 profession or farm, enter aggregate numbers and provide of							
	number less than zero. Do not include any part of the b i							
3	a deduction in Part IV.	I						
		Debtor	Spouse					
	a. Gross receipts \$	0.00						
	b. Ordinary and necessary business expenses \$	0.00		Φ.	0.00	Φ.		
	<u> </u>	ract Line b from		\$	0.00	\$		
	Rents and other real property income. Subtract Line b the appropriate column(s) of Line 4. Do not enter a number 1.							
	part of the operating expenses entered on Line b as a d							
4	part of the operating expenses entered on 2me a usual	Debtor	Spouse					
	a. Gross receipts \$	0.00						
	b. Ordinary and necessary operating expenses \$	0.00						
	c. Rent and other real property income Subtr	ract Line b from	Line a	\$	0.00	\$		
5	Interest, dividends, and royalties.			\$	0.00	\$		
6	Pension and retirement income.			\$	0.00	\$		
	Any amounts paid by another person or entity, on a re-							
7	expenses of the debtor or the debtor's dependents, incl							
	purpose. Do not include alimony or separate maintenanc debtor's spouse.	\$	0.00	\$				
	Unemployment compensation. Enter the amount in the a	nnronriata colu	mn(s) of Lina Q	Ψ	0.00	Ψ		
	However, if you contend that unemployment compensation							
0	benefit under the Social Security Act, do not list the amou							
8	or B, but instead state the amount in the space below:							
	Unemployment compensation claimed to	0.00	Φ.					
	be a benefit under the Social Security Act Debtor \$	0.00 Sp	ouse \$	\$	0.00	\$		

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of					
	international or domestic terrorism. Debtor Spouse					
	a. \$ \$					
		\$ 0.00	0 \$			
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 3,000.00	\$			
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$	3,000.00			
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PI	ERIOD				
12	Enter the amount from Line 11		\$ 3,000.00			
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you concalculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regulate household expenses of you or your dependents and specify, in the lines below, the basis for exclusionation (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a.	of your spouse, alar basis for uding this the debtor or the all adjustments	.			
	Total and enter on Line 13		\$ 0.00			
14	Subtract Line 13 from Line 12 and enter the result.		\$ 3,000.00			
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.					
16	Applicable median family income. Enter the median family income for applicable state and househ information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy co					
	a. Enter debtor's state of residence: NY b. Enter debtor's household size:	1	\$ 46,485.00			
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicate the top of page 1 of this statement and continue with this statement. 	cable commitmen	·			
10	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE					
18	Enter the amount from Line 11.		\$ 3,000.00			
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 any income listed in Line 10, Column B that was NOT paid on a regular basis for the household exp debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B in payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustment expanse page. If the conditions for entering this adjustment do not apply, enter zero. a.	penses of the ncome(such as ebtor's				
	[c. \$					
20	Total and enter on Line 19. Current monthly income for \$ 1325(b)(2) Subtract Line 10 from Line 18 and enter the result.		\$ 0.00			
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.		\$ 3,000.00			

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.						\$	36,000.00
22	Applicable median family income. Enter the amount from Line 16.						\$	46,485.00
	Applic	ation of § 1325(b)(3). Che	ck the applicable box an	nd pro	ceed as directed.			
23		amount on Line 21 is mo 25(b)(3)" at the top of page					ined un	nder §
			nined under § V, or VI.					
		Part IV. C	ALCULATION ()F I	DEDUCTIONS FR	OM INCOME		
		Subpart A: D	eductions under Star	ndar	ds of the Internal Reve	nue Service (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.							
	Household members under 65 years of age Household		sehold members 65 years	of age or older				
	a1.	Allowance per member		a2.	Allowance per member			
	b1.	Number of members		b2.	Number of members			
	c1.	Subtotal		c2.	Subtotal		\$	
25A	Utilitie	Standards: housing and uses Standards; non-mortgages le at www.usdoj.gov/ust/c	expenses for the application	able c	ounty and household size.		\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rent Expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47					ze (this information is b the total of the Average e b from Line a and enter		
		Net mortgage/rental expen			Subtract Line b fr		\$	
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						\$	
27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. \square 0 \square 1 \square 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						\$	

27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.						
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	\$				
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Powership for any debta accurate by Vehicle 2, as stated in Line 47; subtract Line b from Line and outer						
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2	\$ Subtract Line b from Line a.	\$				
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
31	Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$				
33	include payments on past due obligations included in line 49.						
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.						
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do		\$				
36	Other Necessary Expenses: health care. Enter the average monthly care that is required for the health and welfare of yourself or your depor paid by a health savings account, and that is in excess of the amoun payments for health insurance or health savings accounts listed in	\$					
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you						
38	Total Expenses Allowed under IRS Standards. Enter the total of L	ines 24 through 37.	\$				
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37						

	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents						
39	a. Health Insurance \$						
	b.	Disability Insurance	\$				
	c.	Health Savings Account	\$				
	Total a	nd enter on Line 39			\$		
	If you obelow:						
	\$						
40	Contin expense ill, or d expense	\$					
41	Protect actually applica	\$					
42	Standar trustee	energy costs. Enter the total average monthly amonds for Housing and Utilities, that you actually exwith documentation of your actual expenses, and is reasonable and necessary.	pend for home energy costs. You must	provide your case	\$		
43	Educat actually school docum necessa	\$					
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$		
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.				\$		
46	Total A	Additional Expense Deductions under § 707(b).	Enter the total of Lines 39 through 45.		\$		

			Subpart C: Deductions for De	bt I	Payment		
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.						
	Name of Creditor Property Securing the Debt Average Monthly include taxes Payment or insurance						
	a.			\$. 1 . 4 . 1 . 7 .	□yes □no	\$
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount						
	a.				\$	Total: Add Lines	\$
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as						
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. a. Projected average monthly Chapter 13 plan payment. b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) c. Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b						\$
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.						\$
		;	Subpart D: Total Deductions f	ron	1 Income		
52	Total	of all deductions from incom	e. Enter the total of Lines 38, 46, and 5	51.			\$
		Part V. DETERMI	NATION OF DISPOSABLE I	INC	OME UNDI	ER § 1325(b)(2)	
53	Total	current monthly income. En	ter the amount from Line 20.				\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						\$
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).						\$
56	Total	of all deductions allowed und	ler § 707(b)(2). Enter the amount from	Lin	e 52.		\$

	Dedithere If ne prov of th					
57		Nature of special circumstances	Amo	ount of Expense	1	
	a.		\$	r	11	
	b.		\$		11	
	c.		\$		1	
	<u> </u>			ıl: Add Lines	\$	
58	Tota resul	l adjustments to determine disposable income. Add the amounts on L t.	ines 5	54, 55, 56, and 57 and enter the	\$	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					
		Part VI. ADDITIONAL EXPENS	SE (CLAIMS		
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the of you and your family and that you contend should be an additional deduction from your current monthly income u 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average reach item. Total the expenses.					
60		Expense Description		Monthly Amount]	
	a.			\$		
	b.			\$	1	
	c.			\$	=	
	d.	T		\$		
		Total: Add Lines a, b, c and d		\$]	
		Part VII. VERIFICATION	N			
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a join must sign.)					rs
61	Date: June 16, 2010 Signature: /s/ Catherine E Napolitano (Debtor)				<u>o</u>	